

Claim Listing:

1. (currently amended) A system for administering employee funds, said system comprising:

at least one access point configured to interface with an employee, said employee associated with a worksite employer having an obligation to remit employee funds to said employee;

a personal financial service provider configured to communicate with said worksite employer and said at least one access point over a network, said personal financial service provider including a data center configured to store financial data associated with said employee, wherein said personal financial service provider is configured to electronically receive said employee funds directly from said worksite employer and to electronically disburse said employee funds to third parties prior to allowing said employee to disburse said funds via said access point;

said personal financial service provider configured to electronically receive a fee from said worksite employer, wherein said fee is responsive to said disbursement of said employee funds;

said personal financial service provider configured to interface with said employee to provide at least one of: (a) direct purchase of goods and services from one of said third parties, (b) direct purchase of travel services, or (c) direct purchase of investment instruments from one of said third parties;

said personal financial service provider configured to administer at least one benefits program associated with said employee.

2. (canceled).

3. (original) The system of claim 1, wherein said fee is a percentage of a gross payment amount associated with said employee.

4. (original) The system of claim 1, wherein said personal financial service provider pays, for said employee, federal taxes associated with said employee funds.

5. (canceled).

6. (original) The system of claim 1, wherein said at least one access point includes a Web-based interface.